

Application Serial No.: 09/956,997

Attorney Docket No.: 47004.000172

The following is a listing of the claims under revised 37 CFR 1.121.

1. **(Currently amended)** A system for completing a transaction relating to an account in the system wherein an account-holder is not required to know an account number and is not required to have an account card physically present during the transaction, the system comprising:

an account controller operating portion including a database, the account controller operating portion linking a selected alias of the account-holder with the account number of the account and a selected personal identification entry, which is associated with the account number, in the database, wherein each of the selected alias and the selected personal identification entry is previously selected by the account-holder;

an interface portion in communication with the account controller operating portion, the interface portion effecting a transaction for the account-holder by the account-holder entering the selected alias and an entered personal identification entry into the interface portion, the interface portion communicating the selected alias and entered personal identification entry to the account controller operating portion;

wherein the account controller operating portion searches the database for the selected alias and the selected personal identification entry that is linked to the selected alias, the account controller operating portion authenticating the transaction and communicating such authentication to the interface portion if the entered personal identification entry entered by the account-holder matches the selected personal identification entry found through the database search; and

the interface portion completing the transaction for the account number if the transaction is authenticated; and

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wherein one of the selected alias and the selected personal identification entry includes both:

a static portion, the static portion being a designated portion of the selected alias that is not changed; and

a dynamic portion, the dynamic portion being a designated portion of the selected alias that is changed while the static portion is not changed.

2. (Original) The system of claim 1, wherein the account number is a credit card number, and the interface portion completing the transaction if the transaction is authenticated includes charging the credit card number.
3. (Original) The system of claim 1, wherein the transaction is completed over the Internet.
4. (Original) The system of claim 3, wherein the interface portion is a merchant.
5. (Original) The system of claim 1, wherein the account is selected from the group consisting of a credit card account, a mutual funds account, a money market account, a margin account, a bank account, a line of credit account, a sweeps card account, a stock account, and an information account.
6. (Original) The system of claim 1, wherein the interface portion is an automated teller machine.
7. (Original) The system of claim 1, wherein the selected personal identification entry is a personal identification number (PIN).
8. (Original) The system of claim 1, wherein the selected alias includes at least one of numbers, alphanumerics, names, phrases, fingerprint recognition, gene identification, DNA identification, biometrics, retina identification, and voice recognition.

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9. **(Original)** The system of claim 1, wherein the selected personal identification entry includes at least one of numbers, alphanumerics, names, phrases, fingerprint recognition, gene identification, DNA identification, biometrics, retina identification, and voice recognition.

10. **(Previously presented)** The system of claim 1, further including the account controller operating portion charging a fee in connection with performing the transaction for the account number if the transaction is authenticated.

11. **(Original)** The system of claim 1, wherein the interface portion is a merchant portion, and the merchant portion prompting the account-holder for entry of a further selection subsequent to the account-holder entering the selected alias and entered personal identification entry; and wherein the merchant portion completing the transaction based on the further selection.

12. **(Original)** The system of claim 11, wherein the merchant portion prompts the account-holder for entry of a further selection using a selection menu, and wherein the further selection determines which one of a plurality of possible payment methods is used.

13. **(Original)** The system of claim 12, wherein the plurality of possible payment methods includes a credit payment method and a debit payment method.

14. **(Canceled)**

15. **(Canceled)**

16. **(Canceled)**

17. **(Previously presented)** The system of claim 1, wherein the account controller operating portion verifies the account-holder identification parameters of a computer of the account-holder, the computer used in the transaction.

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18. **(Original)** The system of claim 1, wherein the interface portion includes a keypad, the selected alias and the entered personal identification entry are entered using the keypad.

19. **(Previously presented)** The system of claim 1, wherein the account-holder is a first business entity and the account controller operating portion is a second business entity.

20. **(Previously presented)** The system of claim 1, wherein the selected personal identification entry is an authorized signature, and the interface portion includes a digital signature pad, the account-holder signing a signed signature on a digital signature pad; and wherein the account controller operating portion compares the authorized signature with the signed signature.

21. **(Previously presented)** The system of claim 20, wherein the account controller operating portion compares the authorized signature with the signed signature by comparing data points of the authorized signature with data points of the signed signature to determine if a level of similarity is attained.

22. **(Original)** The system of claim 1, wherein the account-holder changes a personal identification entry of the account-holder, the changing the personal identification entry of the account-holder including changing the personal identification entry from a prior personal identification entry to the selected personal identification entry.

23. **(Original)** The system of claim 22, wherein the account-holder changes the personal identification entry of the account-holder using at least one selected from the group of an Internet transmission, a telephone communication, a person-to-person communication, a cellular phone system communication, a personal communications service communication and by mail.

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24. (Currently amended) A system for completing a transaction relating to an account in the system wherein an account-holder is not required to know an account number and is not required to have an account card physically present during the transaction, the system comprising:

an account controller operating portion including a database, the account controller operating portion linking a selected alias of the account-holder with the account number of the account and a selected personal identification entry, which is associated with the account number, in the database, wherein each of the selected alias and the selected personal identification entry is previously selected by the account-holder;

an interface portion in communication with the account controller operating portion, the interface portion effecting a transaction for the account-holder by the account-holder entering the selected alias and an entered personal identification entry into the interface portion, the interface portion communicating the selected alias and entered personal identification entry to the account controller operating portion;

wherein the account controller operating portion searches the database for the selected alias and the selected personal identification entry that is linked to the selected alias, the account controller operating portion authenticating the transaction and communicating such authentication to the interface portion if the entered personal identification entry entered by the account-holder matches the selected personal identification entry found through the database search; and

the interface portion completing the transaction for the account number if the transaction is authenticated; and

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wherein the account-holder changes a personal identification entry of the account-holder, the changing the personal identification entry of the account-holder including changing the personal identification entry from a prior personal identification entry to the selected personal identification entry; and

The system of claim 22, wherein after the prior personal identification entry is used a predetermined number of times, the prior personal identification entry becomes invalid, and wherein the selected personal identification entry is used the predetermined number of times before becoming invalid.

25. (Original) The system of claim 24, wherein the account-holder chooses the predetermined number of times.

26. (Original) The system of claim 1, wherein the system further includes a personal digital assistant, the account-holder entering the selected alias and the entered personal identification entry into the personal digital assistant, the personal digital assistant then communicating the selected alias and the entered personal identification entry to the interface portion for authenticating the transaction.

27. (Original) The system of claim 26, wherein the interface portion includes a processing system of a cashier.

28. (Original) The system of claim 27, wherein the processing system of the cashier electronically transmits digital receipt information to the personal digital assistant.

29. (Canceled)

30. (Original) The system of claim 1, wherein the selected personal identification entry includes:

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a static portion, the static portion being a portion of the selected personal identification entry that is not changed; and

a dynamic portion, the dynamic portion being a portion of the selected personal identification entry that is changed, the account-holder changing the dynamic portion of the selected personal identification entry while not changing the static portion of the selected personal identification entry using the interface portion.

31. **(Original)** The system of claim 1, wherein at least one of the selected alias and the entered personal identification entry is based on human characteristic recognition.

32. **(Original)** The system of claim 31, wherein the interface portion includes at least one of a fingerprint recognizer, gene identifier, DNA identifier, biometrics recognizer, retina identifier, and voice recognizer.

33. **(Original)** The system of claim 1, wherein the account-holder enters a specialty personal identification entry using the interface portion, the specialty personal identification entry effecting an operation on the account.

34. **(Original)** The system of claim 33, wherein the entry of the specialty personal identification entry performs an operation selected from the group deactivating the account and activating the account.

35. **(Original)** The system of claim 33, wherein the account is a funds account and the entry of the specialty personal identification entry adjusts the available balance of the funds account.

36. **(Original)** The system of claim 1, wherein:
the account is one of a plurality of possible accounts; and

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the interface portion accepting entry of the entered personal identification entry from the account-holder includes accepting entry of one of a plurality of possible entered personal identification entries, the one of a plurality of possible entered personal identification entries determining which of the plurality of possible accounts is used in the transaction.

37. **(Original)** The system of claim 36, further including the interface portion providing the account-holder with feedback information regarding which of the plurality of possible accounts was used in the transaction.

38. **(Previously presented)** A system for completing a transaction relating to an account in the system wherein an account-holder is not required to know an account number and is not required to have an account card physically present during the transaction, the system comprising:

a account controller operating portion including a database, the account controller operating portion linking a selected alias of the account-holder with the account number of the account and a selected personal identification entry, which is associated with the account number, in the database, wherein each of the selected alias and the selected personal identification entry is previously selected by the account-holder;

an interface portion in communication with the account controller operating portion, the interface portion effecting a transaction for the account-holder by the account-holder entering the selected alias and an entered personal identification entry into the interface portion, the interface portion communicating the selected alias and entered personal identification entry to the account controller operating portion;

wherein the account controller operating portion searches the database for the selected alias and the selected personal identification entry that is linked to the selected alias, the account

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controller operating portion authenticating the transaction and communicating such authentication to the interface portion if the entered personal identification entry entered by the account-holder matches the selected personal identification entry found through the database search; and

the interface portion completing the transaction for the account number if the transaction is authenticated; and

wherein the selected personal identification entry is one of a plurality of possible selected personal identification entries, the account controller operating portion determining the particular selected personal identification entry from the plurality of possible selected personal identification entries based on a rotation through the plurality of possible selected personal identification entries; and

the entered personal identification entry is one of a plurality of possible entered personal identification entries, the account-holder determining the particular entered personal identification entries from the plurality of possible entered personal identification entries based on a rotation through the plurality of possible entered personal identification entries; and

wherein the rotation, performed by the account controller operating portion, through the plurality of possible selected personal identification entries corresponds to the rotation, performed by the account holder interfacing with the interface portion, through the plurality of possible entered personal identification entries.

39. (Canceled)

40. (Currently amended) The system of claim 1, wherein the entered personal identification entry includes a first partial personal identification entry and a second partial

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personal identification entry, ~~and the account holder includes a first person and a second person;~~
and

_____ the interface portion provided for accepting~~accepts~~ entry of the first partial
personal identification entry by ~~the~~ a first person; and

the interface portion provided for accepting~~accepts~~ entry of the second partial
personal identification entry by ~~the~~ a second person; and

wherein the first partial personal identification entry and a second partial personal
identification entry collectively form the entered personal identification entry.

41. **(Original)** The system of claim 40, wherein the interface portion determines an
elapsed time period between accepting entry of the first partial personal identification entry and
accepting entry of the second partial personal identification entry; and the interface portion nulls
the second partial personal identification entry if the elapsed time period exceeds a
predetermined time period.

42. **(Currently amended)** The system according to claim 41, wherein the interface
portion provides for accepting~~accepts~~ entry of the predetermined time period from the first
person.

43. **(Previously presented)** The system of claim 1, wherein the account is a funds
account, and wherein the account is one of a plurality of possible funds accounts; and
the entered personal identification entry, entered into the interface portion and
communicated to the account controller operating portion, is one of a plurality of possible
entered personal identification entries; and

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the account controller operating portion determines, based on the one of a plurality of possible entered personal identification entries, the hierarchical ranking of the order in which the plurality of possible funds accounts are accessed for withdrawal of funds.

44. **(Previously presented)** The system of claim 1, wherein the account controller operating portion processes the selected alias of the account-holder prior to the account-holder submitting the selected personal identification entry.

45. **(New)** A system for completing a transaction relating to an account in the system wherein an account-holder is not required to know an account number and is not required to have an account card physically present during the transaction, the system comprising:

an account controller operating portion including a database, the account controller operating portion linking a selected alias of the account-holder with the account number of the account and a selected personal identification entry, which is associated with the account number, in the database, wherein each of the selected alias and the selected personal identification entry is previously selected by the account-holder;

an interface portion in communication with the account controller operating portion, the interface portion effecting a transaction for the account-holder by the account-holder entering the selected alias and an entered personal identification entry into the interface portion, the interface portion communicating the selected alias and entered personal identification entry to the account controller operating portion;

wherein the account controller operating portion searches the database for the selected alias and the selected personal identification entry that is linked to the selected alias, the account controller operating portion authenticating the transaction and communicating such authentication to the interface portion if the entered personal identification entry entered by the

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account-holder matches the selected personal identification entry found through the database search; and

the interface portion completing the transaction for the account number if the transaction is authenticated; and

wherein the selected personal identification entry is one of a plurality of possible selected personal identification entries, the account controller operating portion determining a particular selected personal identification entry from the plurality of possible selected personal identification entries based on a rotation through the plurality of possible selected personal identification entries; and

the entered personal identification entry is one of a plurality of possible entered personal identification entries, the account controller operating portion determining a particular entered personal identification entries from the plurality of possible entered personal identification entries based on a rotation through the plurality of possible entered personal identification entries; and

wherein there are three possible selected personal identification entries that correspond to three possible entered personal identification entries.

46. (New) A system for completing a transaction relating to an account in the system wherein an account-holder is not required to know an account number and is not required to have an account card physically present during the transaction, the system comprising:

an account controller operating portion including a database, the account controller operating portion linking a selected alias of the account-holder with the account number of the account and a selected personal identification entry, which is associated with the account

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number, in the database, wherein each of the selected alias and the selected personal identification entry is previously selected by the account-holder;

an interface portion in communication with the account controller operating portion, the interface portion effecting a transaction for the account-holder by the account-holder entering the selected alias and an entered personal identification entry into the interface portion, the interface portion communicating the selected alias and entered personal identification entry to the account controller operating portion;

wherein the account controller operating portion searches the database for the selected alias and the selected personal identification entry that is linked to the selected alias, the account controller operating portion authenticating the transaction and communicating such authentication to the interface portion if the entered personal identification entry entered by the account-holder matches the selected personal identification entry found through the database search; and

the interface portion completing the transaction for the account number if the transaction is authenticated;

wherein the selected personal identification entry is one of a plurality of possible selected personal identification entries, the account controller operating portion determining a particular selected personal identification entry from the plurality of possible selected personal identification entries based on a rotation through the plurality of possible selected personal identification entries; and

the entered personal identification entry is one of a plurality of possible entered personal identification entries, the account controller operating portion determining a particular entered personal identification entries from the plurality of possible entered personal identification

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entries based on a rotation through the plurality of possible entered personal identification entries;

wherein the account controller operating portion, through the interface portion, prompts the account-holder for the particular entered personal identification entry by providing a personal identification entry rotation number.

47. (New) A system for completing a transaction relating to an account in the system wherein an account-holder is not required to know an account number and is not required to have an account card physically present during the transaction, the system comprising:

an account controller operating portion including a database, the account controller operating portion linking a selected alias of the account-holder with the account number of the account and a selected personal identification entry, which is associated with the account number, in the database, wherein each of the selected alias and the selected personal identification entry is previously selected by the account-holder;

an interface portion in communication with the account controller operating portion, the interface portion effecting a transaction for the account-holder by the account-holder entering the selected alias and an entered personal identification entry into the interface portion; the interface portion communicating the selected alias and entered personal identification entry to the account controller operating portion;

wherein the account controller operating portion searches the database for the selected alias and the selected personal identification entry that is linked to the selected alias, the account controller operating portion authenticating the transaction and communicating such authentication to the interface portion if the entered personal identification entry entered by the

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account-holder matches the selected personal identification entry found through the database search; and

the interface portion completing the transaction for the account number if the transaction is authenticated;

wherein the account is a funds account, and wherein the account is one of a plurality of possible funds accounts; and

the entered personal identification entry, entered into the interface portion and communicated to the account controller operating portion, is one of a plurality of possible entered personal identification entries; and

the account controller operating portion determines, based on the one of a plurality of possible entered personal identification entries, the hierarchical ranking of the order in which the plurality of possible funds accounts are accessed for withdrawal of funds.

48. (New) A system for completing a transaction relating to an account in the system wherein an account-holder is not required to know an account number and is not required to have an account card physically present during the transaction, the system comprising:

an account controller operating portion including a database, the account controller operating portion linking a selected alias of the account-holder with the account number of the account and a selected personal identification entry, which is associated with the account number, in the database, wherein each of the selected alias and the selected personal identification entry is previously selected by the account-holder;

an interface portion in communication with the account controller operating portion, the interface portion effecting a transaction for the account-holder by the account-holder entering the selected alias and an entered personal identification entry into the interface portion, the interface

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portion communicating the selected alias and entered personal identification entry to the account controller operating portion;

wherein the account controller operating portion searches the database for the selected alias and the selected personal identification entry that is linked to the selected alias, the account controller operating portion authenticating the transaction and communicating such authentication to the interface portion if the entered personal identification entry entered by the account-holder matches the selected personal identification entry found through the database search; and

the interface portion completing the transaction for the account number if the transaction is authenticated; and

wherein the account controller operating portion processes the selected alias of the account-holder prior to the account-holder submitting the selected personal identification entry.